

In re:
Luz G. Ramos
Debtor

Case No. 16-18913-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 22, 2022

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2022:

Recip ID	Recipient Name and Address
db	+ Luz G. Ramos, 531 Gerritt Street, Philadelphia, PA 19147-5820
13919158	+ Citimortgage, Inc., 425 Phillips Blvd., Ewing, NJ 08618-1430
13847213	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13847214	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13847216	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13847218	+ Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14505206	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14503281	+ U.S. Bank Trust National Association, as Trustee f, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14503377	+ U.S. Bank Trust National Association, as Trustee f, C/O REBECCA ANN SOLARZ, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 22 2022 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 22 2022 23:55:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13850504	Email/PDF: ebn_ais@aisinfo.com	Mar 22 2022 23:56:16	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13847210	Email/Text: megan.harper@phila.gov	Mar 22 2022 23:55:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13847211	Email/Text: megan.harper@phila.gov	Mar 22 2022 23:55:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102
13939348	+ Email/Text: megan.harper@phila.gov	Mar 22 2022 23:55:00	CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13847206	+ Email/Text: ecf@ccpclaw.com	Mar 22 2022 23:54:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13847208	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2022 23:56:11	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040
13847209	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2022 23:56:18	Citimortgage Inc, Attn: Bankruptcy, PO Box 6423, Sioux Falls, SD 57117

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 22, 2022

Form ID: 138OBJ

Total Noticed: 28

13848198	Email/Text: mrdiscen@discover.com	Mar 22 2022 23:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13847212	+ Email/Text: mrdiscen@discover.com	Mar 22 2022 23:54:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
13847215	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2022 23:54:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13901591	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2022 23:55:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13922417	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2022 23:56:10	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13847217	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2022 23:56:10	Synchrony Bank/Walmart, PO Box 965064, Orlando, FL 32896-5064
13892241	+ Email/Text: bncmail@w-legal.com	Mar 22 2022 23:55:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13847219	Email/Text: DASPUBREC@transunion.com	Mar 22 2022 23:54:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
13847218	+ Email/Text: bncmail@w-legal.com	Mar 22 2022 23:54:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
13847220	+ Email/Text: bncnotice@ph13trustee.com	Mar 22 2022 23:55:00	William C. Miller, Esquire, Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13847207	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Mar 22, 2022

Form ID: 138OBJ

Total Noticed: 28

on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MICHAEL A. CIBIK

on behalf of Debtor Luz G. Ramos mail@cibiklaw.com

REBECCA ANN SOLARZ

on behalf of Creditor Towd Point Mortgage Trust 2020-3 U.S. Bank National Association, as Indenture Trustee
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM3
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Luz G. Ramos

Debtor(s)

Case No: 16-18913-mdc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 3/22/22